

WHAT IS CLAIMED IS:

1. A settlement processing apparatus for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:
 - 5 a customer identification data attaining section which attains customer identification data for identifying the customer;
 - a purchase data attaining section which attains purchase data concerning contents of the debt;
 - a data storage which stores customer-specific data including the customer
 - 10 identification data and specifying the customer;
 - an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and
 - a settlement processing section which performs the processing for settling the
 - 15 debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data, and which processes settlement completion data indicating that the processing is completed, after the processing is completed, making the settlement completion data be able to be notified to the customer.
- 20 2. The settlement processing apparatus according to claim 1, wherein the customer identification data attaining section attains the customer identification data from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the
- 25 organization serving the business transaction, and the purchase data attaining section attains the purchase data from at least one of the communication terminal and the checkout terminal.
3. A settlement processing apparatus for performing a settlement processing for settling a debt issued by a business transaction with a customer,

comprising:

a customer identification data attaining section which attains customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

a purchase data attaining section which attains the purchase data from at least one of the communication terminal and the checkout terminal;

a data storage which stores customer-specific data including the customer identification data and specifying the customer;

an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and

a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data.

4. The settlement processing apparatus according to claim 2, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which stores the customer identification data and the purchase data attained via the terminal communicator, with the customer identification data and the purchase data associated with

each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the communication terminal storage.

5. The settlement processing apparatus according to claim 3, wherein

the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which
5 stores the customer identification data and the purchase data attained via the terminal communicator, with the customer identification data and the purchase data associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the
10 communication terminal storage.

6. The settlement processing apparatus according to claim 4, comprising a storage which stores the customer identification data and the purchase data attained from the communication terminal storage of the communication terminal, wherein

the purchase data includes purchase identification data which identifies the
15 purchase data,

after the purchase data attaining section attains the purchase data from the communication terminal storage of the communication terminal, the purchase data attaining section further attains the purchase identification data from the checkout terminal,

20 the authentication section determines whether the purchase identification data attained from the checkout terminal by the purchase data attaining section is equal to the purchase identification data included in the purchase data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data corresponding to the purchase identification data and stored in the
25 storage with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the

customer identification data.

7. The settlement processing apparatus according to claim 5, comprising a storage which stores the customer identification data and the purchase data attained from the communication terminal storage of the communication terminal, wherein

5 the purchase data includes purchase identification data which identifies the purchase data,

after the purchase data attaining section attains the purchase data from the communication terminal storage of the communication terminal, the purchase data attaining section further attains the purchase identification data from the checkout

10 terminal,

the authentication section determines whether the purchase identification data attained from the checkout terminal by the purchase data attaining section is equal to the purchase identification data included in the purchase data stored in the storage, and if both are determined to be equal, the authentication section compares the customer

15 identification data corresponding to the purchase identification data and stored in the storage with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on
20 the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

8. The settlement processing apparatus according to claim 2, wherein the checkout terminal comprises an input section for inputting the customer identification data, and a checkout terminal storage which stores the customer

25 identification data inputted by the input section, and the purchase data, with both associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the checkout terminal storage of the checkout terminal.

9. The settlement processing apparatus according to claim 3, wherein the checkout terminal comprises an input section for inputting the customer identification data, and a checkout terminal storage which stores the customer identification data inputted by the input section, and the purchase data, with both
5 associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the checkout terminal storage of the checkout terminal.

10. The settlement processing apparatus according to claim 8, comprising a
10 storage which stores the customer identification data and the purchase data attained from the checkout terminal storage of the checkout terminal, wherein

the customer identification data is data specific to the communication terminal,
the communication terminal comprises a communication terminal storage which stores the customer identification data,

15 after the customer identification data attaining section attains the customer identification data from the checkout terminal storage of the checkout terminal, the customer identification data attaining section further attains the customer identification data stored in the communication terminal storage of the communication terminal,

the authentication section determines whether the customer identification data
20 attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the customer identification data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

25 if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

11. The settlement processing apparatus according to claim 9, comprising a

storage which stores the customer identification data and the purchase data attained from the checkout terminal storage of the checkout terminal, wherein

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which

5 stores the customer identification data,

after the customer identification data attaining section attains the customer identification data from the checkout terminal storage of the checkout terminal, the customer identification data attaining section further attains the customer identification data stored in the communication terminal storage of the communication terminal,

10 the authentication section determines whether the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the customer identification data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data with the customer-specific data, to authenticate
15 the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

20 12. The settlement processing apparatus according to claim 8, wherein the checkout terminal comprises a checkout terminal storage which stores the customer identification data,

the checkout terminal determines whether the customer identification data inputted by the input section is equal to the customer identification data stored in the
25 checkout terminal storage, and

if both are determined to be equal by the checkout terminal, the customer identification data attaining section attains the customer identification data.

13. The settlement processing apparatus according to claim 9, wherein the checkout terminal comprises a checkout terminal storage which stores the customer

identification data,

the checkout terminal determines whether the customer identification data inputted by the input section is equal to the customer identification data stored in the checkout terminal storage, and

5 if both are determined to be equal by the checkout terminal, the customer identification data attaining section attains the customer identification data.

14. The settlement processing apparatus according to claim 2, wherein the customer identification data is data specific to the communication terminal, the communication terminal comprises a communication terminal storage which
10 stores the customer identification data,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and

the purchase data attaining section attains the purchase data from the checkout
15 terminal.

15. The settlement processing apparatus according to claim 3, wherein the customer identification data is data specific to the communication terminal, the communication terminal comprises a communication terminal storage which stores the customer identification data,

20 the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and

the purchase data attaining section attains the purchase data from the checkout terminal.

25 16. The settlement processing apparatus according to claim 14, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the checkout terminal comprises a checkout terminal storage which stores the purchase data and the customer identification data attained via the terminal communicator,

with the purchase data and the customer identification data associated with each other,
the purchase data attaining section attains the purchase data stored in the
checkout terminal storage of the checkout terminal, and also attains the customer
identification data,

5 the authentication section determines whether the customer identification data
attained from the checkout terminal storage of the checkout terminal by the purchase data
attaining section is equal to the customer identification data attained from the
communication terminal storage of the communication terminal by the customer
identification data attaining section, and if both are determined to be equal, the
10 authentication section associates the customer identification data attained by the customer
identification data attaining section with the purchase data attained by the purchase data
attaining section, and compares the customer identification data with the customer-specific
data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section,
15 the settlement processing section performs the processing for settling the debt, based on
the purchase data associated by the authentication section and the customer-specific data
corresponding to the customer identification data.

17. The settlement processing apparatus according to claim 15, wherein
the communication terminal and the checkout terminal can be connected via a
20 terminal communicator, enabling transmission/reception of data,

the checkout terminal comprises a checkout terminal storage which stores the
purchase data and the customer identification data attained via the terminal communicator,
with the purchase data and the customer identification data associated with each other,
the purchase data attaining section attains the purchase data stored in the
25 checkout terminal storage of the checkout terminal, and also attains the customer
identification data,

the authentication section determines whether the customer identification data
attained from the checkout terminal storage of the checkout terminal by the purchase data
attaining section is equal to the customer identification data attained from the

communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

18. The settlement processing apparatus according to claim 14, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the purchase data includes purchase identification data which identifies the purchase data,

the communication terminal storage of the communication terminal stores the customer identification data and the purchase identification data attained by the terminal communicator, with the customer identification data and the purchase identification data associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section,

and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on
5 the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

19. The settlement processing apparatus according to claim 15, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

10 the purchase data includes purchase identification data which identifies the purchase data,

the communication terminal storage of the communication terminal stores the customer identification data and the purchase identification data attained by the terminal communicator, with the customer identification data and the purchase identification data
15 associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data
20 attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data
25 attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on

the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

20. The settlement processing apparatus according to claim 14, wherein
the purchase data includes purchase identification data which identifies the
5 purchase data,
the communication terminal comprises an input section for inputting the purchase
identification data,
the communication terminal storage of the communication terminal stores the
purchase identification data inputted by the input section and the customer identification
10 data, with the purchase identification data and the customer identification data associated
with each other,
the customer identification data attaining section attains the customer
identification data stored in the communication terminal storage of the communication
terminal, and also attains the purchase identification data,
15 the authentication section determines whether the purchase identification data
attained from the communication terminal storage of the communication terminal by the
customer identification data attaining section is equal to the purchase identification data
included in the purchase data attained from the checkout terminal by the purchase data
attaining section, and if both are determined to be equal, the authentication section
20 associates the customer identification data attained by the customer identification data
attaining section with the purchase data attained by the purchase data attaining section,
and compares the customer identification data with the customer-specific data, to
authenticate the customer identification data, and
if the customer identification data is authenticated by the authentication section,
25 the settlement processing section performs the processing for settling the debt, based on
the purchase data associated by the authentication section and the customer-specific data
corresponding to the customer identification data.
21. The settlement processing apparatus according to claim 15, wherein
the purchase data includes purchase identification data which identifies the

purchase data,

the communication terminal comprises an input section for inputting the purchase identification data,

5 the communication terminal storage of the communication terminal stores the purchase identification data inputted by the input section and the customer identification data, with the purchase identification data and the customer identification data associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

20 if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

22. The settlement processing apparatus according to claim 14, wherein
25 the customer identification data includes principle confirmation data for confirming the customer himself or herself,

the checkout terminal comprises an input section for inputting the principal confirmation data, and a checkout terminal storage which stores the principal confirmation data inputted by the input section and the purchase data, with the principal confirmation

data and the purchase data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the principal confirmation data,

5 the authentication section determines whether the principal confirmation data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the principal confirmation data included in the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both
10 are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

15 if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

23. The settlement processing apparatus according to claim 15, wherein
20 the customer identification data includes principle confirmation data for confirming the customer himself or herself,

the checkout terminal comprises an input section for inputting the principal confirmation data, and a checkout terminal storage which stores the principal confirmation data inputted by the input section and the purchase data, with the principal confirmation
25 data and the purchase data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the principal confirmation data,

the authentication section determines whether the principal confirmation data

attained from the checkout terminal storage of the checkout terminal by the purchase data
attaining section is equal to the principal confirmation data included in the customer
identification data attained from the communication terminal storage of the
communication terminal by the customer identification data attaining section, and if both
5 are determined to be equal, the authentication section associates the customer
identification data attained by the customer identification data attaining section with the
purchase data attained by the purchase data attaining section, and compares the customer
identification data with the customer-specific data, to authenticate the customer
identification data, and

10 if the customer identification data is authenticated by the authentication section,
the settlement processing section performs the processing for settling the debt, based on
the purchase data associated by the authentication section and the customer-specific data
corresponding to the customer identification data.

24. The settlement processing apparatus according to claim 14, wherein
15 the communication terminal and the checkout terminal each have an input section
for inputting comparison data which associates the customer identification data with the
purchase data,

the customer identification data attaining section attains the customer
identification data from the communication terminal, and also attains the comparison data
20 inputted by the input section,

the purchase data attaining section attains the purchase data from the checkout
terminal, and also attains the comparison data inputted by the input section,

the authentication section determines whether the comparison data attained by the
customer identification data attaining section is equal to the comparison data attained by
25 the purchase data attaining section, and if both are determined to be equal, the
authentication section associates the customer identification data attained by the customer
identification data attaining section with the purchase data attained by the purchase data
attaining section, and compares the customer identification data with the customer-specific
data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

5 25. The settlement processing apparatus according to claim 15, wherein
the communication terminal and the checkout terminal each have an input section for inputting comparison data which associates the customer identification data with the purchase data,

the customer identification data attaining section attains the customer
10 identification data from the communication terminal, and also attains the comparison data inputted by the input section,

the purchase data attaining section attains the purchase data from the checkout terminal, and also attains the comparison data inputted by the input section,

the authentication section determines whether the comparison data attained by the
15 customer identification data attaining section is equal to the comparison data attained by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific
20 data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

25 26. The settlement processing apparatus according to claim 2, wherein
the customer identification data, the customer-specific data, and the purchase data each include residence data concerning residence of at least one of the customer, the communication terminal, and the checkout terminal, and

after completion of the processing for settling the debt, the settlement processing

section processes settlement completion data indicating that the processing has been completed on the basis of the residence data included in attained data, making at least one of the communication terminal and the checkout terminal be able to notify the customer of the settlement completion data.

5 27. The settlement processing apparatus according to claim 3, wherein
the customer identification data, the customer-specific data, and the purchase data
each include residence data concerning residence of at least one of the customer, the
communication terminal, and the checkout terminal, and

after completion of the processing for settling the debt, the settlement processing
10 section processes settlement completion data indicating that the processing has been
completed on the basis of the residence data included in attained data, making at least one
of the communication terminal and the checkout terminal be able to notify the customer of
the settlement completion data.

28. The settlement processing apparatus according to claim 2, wherein
15 the customer identification data, the customer-specific data, and the purchase data
each include residence data concerning residence of at least one of the customer, the
communication terminal, and the checkout terminal, and

before performing the processing for settling the debt, the settlement processing
section processes settlement content data concerning contents of settlement of the debt, on
20 the basis of the residence data included in attained data, making at least one of the
communication terminal and the checkout terminal be able to notify the customer of the
settlement content data.

29. The settlement processing apparatus according to claim 3, wherein
the customer identification data, the customer-specific data, and the purchase data
25 each include residence data concerning residence of at least one of the customer, the
communication terminal, and the checkout terminal, and

before performing the processing for settling the debt, the settlement processing
section processes settlement content data concerning contents of settlement of the debt, on
the basis of the residence data included in attained data, making at least one of the

communication terminal and the checkout terminal be able to notify the customer of the settlement content data.

30. The settlement processing apparatus according to claim 1, wherein the data storage stores the attained purchase data and settlement completion determination data indicating whether the processing for settling the debt on the basis of the attained purchase data has been completed, with the attained purchase data and the settlement completion determination data associated with each other, and before performing the processing for settling the debt, the settlement processing section determines whether the processing for settling the debt has been completed, on the basis of the settlement completion determination data corresponding to the purchase data.

31. The settlement processing apparatus according to claim 3, wherein the data storage stores the attained purchase data and settlement completion determination data indicating whether the processing for settling the debt on the basis of the attained purchase data has been completed, with the attained purchase data and the settlement completion determination data associated with each other, and

before performing the processing for settling the debt, the settlement processing section determines whether the processing for settling the debt has been completed, on the basis of the settlement completion determination data corresponding to the purchase data.

32. The settlement processing apparatus according to claim 30, wherein if it is determined that the processing for settling the debt has not yet been completed, the settlement processing section performs the processing for settling the debt, based on the customer identification data authenticated by the authentication section and the attained purchase data.

33. The settlement processing apparatus according to claim 31, wherein if it is determined that the processing for settling the debt has not yet been completed, the settlement processing section performs the processing for settling the debt, based on the customer identification data authenticated by the authentication section and the attained purchase data.

34. The settlement processing apparatus according to claim 1, comprising:

a setting input recognition section which recognizes a setting input requesting disclosure of the purchase data by an input operation; and

a notification section which outputs the purchase data, making the customer be able to recognize the purchase data, if the setting input is recognized by the setting input
5 recognition section.

35. The settlement processing apparatus according to claim 3, comprising:

a setting input recognition section which recognizes a setting input requesting disclosure of the purchase data by an input operation; and

a notification section which outputs the purchase data, making the customer be
10 able to recognize the purchase data, if the setting input is recognized by the setting input recognition section.

36. A settlement processing system which performs a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

the settlement processing apparatus according to claim 1;

15 a communication terminal owned by the customer and capable of transmitting/receiving data;

a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction; and

20 a communicator which enables transmission/reception of data among the settlement processing apparatus, the communication terminal, and the checkout terminal.

37. A settlement processing system which performs a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

the settlement processing apparatus according to claim 3;

25 a communication terminal owned by the customer and capable of transmitting/receiving data;

a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction; and

a communicator which enables transmission/reception of data among the settlement processing apparatus, the communication terminal, and the checkout terminal.

38. The settlement processing system according to claim 36, wherein the checkout terminal can output, to the communication terminal via the
5 communicator, connection command data for connecting the communication terminal to the settlement processing apparatus, enabling transmission/reception of data, and the communication terminal connects to the settlement processing apparatus via the communicator, upon receipt of the connection command data.

39. The settlement processing system according to claim 37, wherein
10 the checkout terminal can output, to the communication terminal via the communicator, connection command data for connecting the communication terminal to the settlement processing apparatus, enabling transmission/reception of data, and the communication terminal connects to the settlement processing apparatus via the communicator, upon receipt of the connection command data.

40. The settlement processing system according to claim 36, wherein the
15 communicator is a network.

41. The settlement processing system according to claim 37, wherein the communicator is a network.

42. A settlement processing method for performing a settlement processing
20 for settling a debt issued by a business transaction with a customer, comprising:

attaining customer identification data for identifying the customer, and purchase data concerning contents of the debt;

comparing the attained customer identification data with customer-specific data including the customer identification data, which is stored in advance, and specifying the
25 customer, to authenticate the customer identification data; and

performing the processing for settling the debt, based on the customer identification data and the attained purchase data, if the customer identification data is authenticated, and settlement completion data indicating that the processing is completed, after the processing is completed, making the settlement completion data be able to be

notified to the customer.

43. A settlement processing method for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

attaining customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

attaining the purchase data from at least one of the communication terminal and the checkout terminal;

comparing the attained customer identification data with the customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data; and

performing the processing for settling the debt, based on the authenticated customer identification data and the attained purchase data, if the customer identification data is authenticated.

44. A settlement processing program for making a computer execute the settlement processing method according to the claim 42.

45. A settlement processing program for making a computer execute the settlement processing method according to the claim 43.

46. A recording medium which records the settlement processing program according to claim 44 in a computer-readable form.

47. A recording medium which records the settlement processing program according to claim 45 in a computer-readable form.